

In re:
Valerie Q Palmore
Debtor

Case No. 24-14253-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 27, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2024:

Recip ID	Recipient Name and Address
db	+ Valerie Q Palmore, 928 Ridge Avenue, Darby, PA 19023-1618
14950144	+ Azizia Jones, 928 Ridge Ave, Darby, PA 19023-1618
14950146	Capital Bank N.A., 2275 Research Blvd, Ste 600, Rockville, MD 20850-6238
14950148	Celtic Bank, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14950151	+ Crdtworksllc, 3191 Coral Way, Miami, FL 33145-3213

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Nov 27 2024 23:49:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	Nov 28 2024 04:43:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Nov 27 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 28 2024 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 27 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 27 2024 23:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14950143	Email/Text: bncnotifications@phea.org	Nov 27 2024 23:49:00	American Education Services, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14950145	Email/Text: rm-bknotices@bridgecrest.com	Nov 27 2024 23:49:00	Bridgecrest Acceptance Corp, PO Box 53087, Phoenix, AZ 85072-3087
14950147	EDI: CAPITALONE.COM	Nov 28 2024 04:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14950149	EDI: WFNNB.COM	Nov 28 2024 04:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14950150	Email/Text: bankruptcy@consumerportfolio.com	Nov 27 2024 23:49:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
14950152	Email/PDF: creditonebknotifications@resurgent.com	Nov 27 2024 23:52:55	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14950153	Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 23:52:54	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC

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			29603-0497
14950154	Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 23:49:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14950155	EDI: MAXMSAIDV	Nov 28 2024 04:43:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14950156	EDI: NFCU.COM	Nov 28 2024 04:43:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14950157	Email/Text: enotifications@santanderconsumerusa.com	Nov 27 2024 23:49:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14950158	EDI: SYNC	Nov 28 2024 04:43:00	Syncb/Car Care Pep B, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14950159	EDI: LCIUPSTART	Nov 28 2024 04:43:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14950160	Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 23:52:30	WEBBANK FINGERHUT, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: **Valerie Q Palmore** Social Security number or ITIN: xxx-xx-0248
First Name Middle Name Last Name EIN: --_-----
Debtor 2: Social Security number or ITIN: -----
(Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 11/27/24
Case number: 24-14253-amc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Valerie Q Palmore	
2. All other names used in the last 8 years		
3. Address	928 Ridge Avenue Darby, PA 19023	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Valerie Q Palmore**

Case number **24-14253-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 11/27/24
7. Meeting of creditors	January 2, 2025 at 03:20 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/3/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	